

Exhibit F

(Notice of Billing Error)

William Krieger
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September 24, 2015

Bank of America
Billing Inquiries
P.O. Box 982235
El Paso, TX 79998-2235

Re: Case Number 71183900
BankAmericard Account number [REDACTED] 2984 (previous # [REDACTED] 0597)

Dear Sirs:

This letter is in challenge to a charge of \$657.00 made on the above-listed card number in payment of a cash advance through Western Union of Denver, Colorado on June 27 of this year. It is my claim that this charge should be credited to my account as it was the result of my credit card being hacked, and the card number being used in a purchase that did not require sufficient identification verification. I realize it may appear that too much time has passed for this appeal to be considered, except for the fact that you did credit my account for the amount of this charge while reportedly investigating it yourselves. A timeline of events involved follows:

1. On June 27 my computer was malfunctioning, and at the same time I received a phone call from someone claiming to be from Microsoft, the person on the phone saying they could help me fix the computer if I followed their instructions. (Please note, my wife was out of the country at the time, and she is the computer literate person in the house). Several hours after this phone call it became clear that the computer was still malfunctioning. My daughter then made a service call to Microsoft and paid for their computer support. Untangling the mess that my computer had become made it evident that my credit card number had been exposed to whoever had called me in the first place.
2. I immediately called your customer service number and requested a hold on the card – I was informed that among other recent charges, a Western Union wire transfer of \$657.00 was completed that day. I told the service person that I had not made that purchase, and was told at that time that I had to wait until I received my next paper statement to contest the charge formally. In the meantime, my account number (listed as 'previous' above) was cancelled and a new card issued.
3. When the new statement arrived in late July (for the payment period June 19 – July 18 2015), with the \$657.00 charge in place, I again called the customer service number. That person informed me that they could do nothing about this charge, since Western Union had already

authorized the payment. At this point I wanted to cancel the card altogether, since I was no longer happy with the customer service or the outcome of this inquiry. I received a return call a short time later, with yet another person saying they would credit my account while they conducted their own investigation, and demand proof of authorization. The promised balance adjustment appeared on the July 19-August 18 statement.

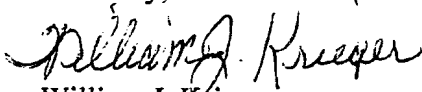
4. On September 11, I received a letter addressing Case Number 71183900 (copy enclosed) and a copy of the Chargeback Response from Western Union dated 8/11/2015, using this to conclude that the charge was valid because it contained my home address and email. It seems ludicrous to me to have to point out to anyone how easy it is to obtain this information in the first place, much less to rely on it to prove 'it must be you.' The transaction form has no signature, and is submitted to a name in Mumbai, India. At one point in my relationship with Bank of America, when I had to travel out of the area, my wife would receive phone calls at my home inquiring as to whether these out of state charges were not indicative of a stolen credit card. No such phone inquiry was made in this instance.

5. On September 23, 2015 I contacted Western Union to find out if a refund from them was possible. They said they had already paid out the full amount, but had one other interesting piece of information. They did not pay out the amount of this order until August 1, more than a month after the initial charge appeared on my card, and 10 days after my phone call in July to your office. It would seem that an earlier inquiry into this charge would have stopped the payment from going through.

6. At this point, as of the August 19 – Sept. 18 statement, the \$657.00 charge has been placed back on my card, and I strongly protest. I wish you would consider all of this information and remove it altogether.

If you have any questions, please contact me at 570-672-3143 or the above address.

Sincerely,


William J. Krieger

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ELYSBURG
5 E ROOSEVELT AVE
ELYSBURG
PA
178249800
4124800824
09/26/2015 (800) 275-8777 9:16 AM

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Product Description	Sale Qty	Final Price
First-Class Mail Large Envelope (Domestic)	1	\$1.42

(EL PASO, TX 79998)
(Weight: 0 Lb 2.70 Oz)
(Expected Delivery Day)
(Wednesday 09/30/2015)

Certified 1 \$3.45
(USPS Certified Mail #)
(70150640000001673695)

Return Receipt 1 \$2.80
(USPS Return Receipt #)
(9590940303365155706653)

Total \$7.67

Cash \$20.00
Change (\$12.33)

For tracking or inquiries go to
USPS.com or call 1-800-222-1811.

After delivery, use this tracking
number to track your Return Receipt.

Order stamps at usps.com/shop or call

7015 0640 0000 0167 3695

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
EL PASO, TX 79998	
Certified Mail Fee	\$3.45
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$1.42
Total Postage and Fees	\$7.67
Sent To	Bank of Am.
Street and Apt. No., or PO Box No.	
City, State, ZIP+4®	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>Bank of America Billing Inquiries P.O. Box 982235 El Paso, Texas 79998</p> <p>9590 9403 0336 5155 7066 53</p>	<p>A. Signature</p> <p>X <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p> <p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery</p>
<p>2. Article Number (Transfer from service label)</p> <p>569E 2970 0000 0490 5702</p>	

PS Form 3811, April 2015 PSN 7530-02-000-9053

Domestic Return Receipt